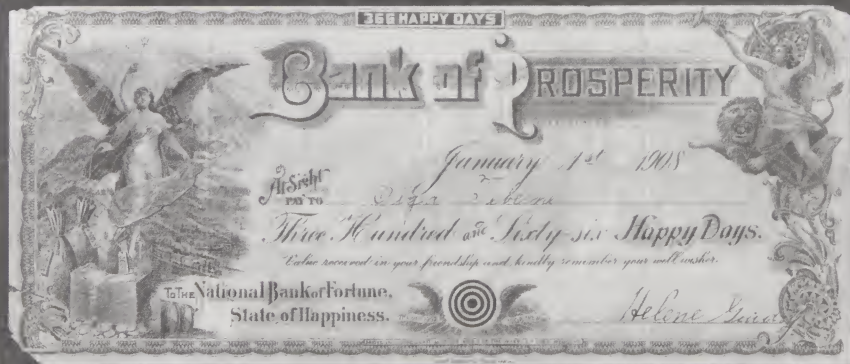
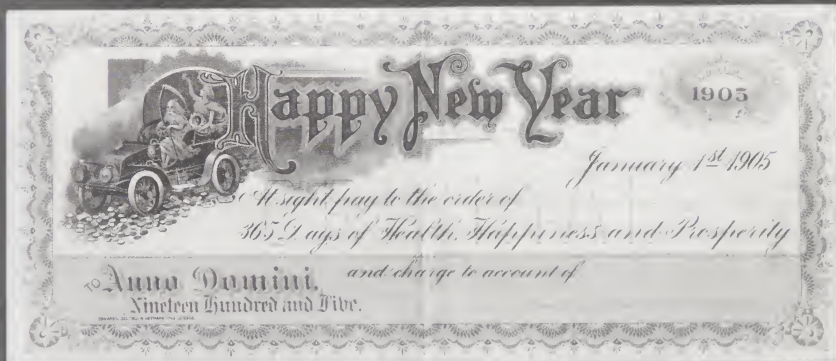


# THE CHECK COLLECTOR

October-December 2001

The Journal of  
THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.

Number 60



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#### To our members:

Write something for *The Check Collector*! We need articles about checks, check-related subjects, and fiscal documents. See the list of 32 areas of collecting interests on the inside back of the mailing cover for ideas.

We retype all material. Illustrations require an original or a good, clear, black and white copy, preferably as large as can be obtained. Original checks sent in are copied and returned carefully. Any questions, ask the Editor!

#### To our advertisers:

Deadline for advertising copy to run in the January-March issue of *The Check Collector* is February 15.

*The Check Collector* is an effective means of reaching the check collecting hobby, and our membership of collectors and dealers of checks and related financial documents. It contains feature articles about checks and check collecting and news about the hobby.

Advertising orders must be paid in advance, and shall be restricted to checks and related fiscal documents, publications, accessories, and supplies. The ASCC accepts advertising in good faith, reserving the right to edit copy. Copy for ads must be camera-ready or the Editor will set it as best he can.

ASCC assumes no financial responsibility for typographical errors in advertising. However, it will reprint that portion of an advertisement in which a typographical error appeared upon prompt notification of such error.

All advertisements and payments should be submitted to the Advertising Manager at the address shown above.

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An early use of anaglyptography. Read about it in Robert Chandler's article beginning on page 21.

Advertising rates are as follows:  
One quarter page \$25.00/issue  
Business card size \$15.00/issue  
\$10 discount for four issues paid at once.

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A non-profit organization organized under Section 501-(c)-(3)

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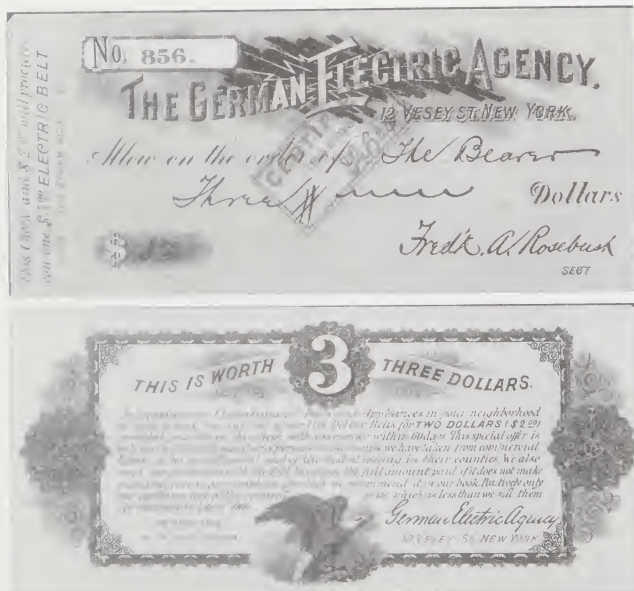
**VISIT OUR WEB PAGE**

at

[http://members.aol.com/  
asccinfo](http://members.aol.com/asccinfo)

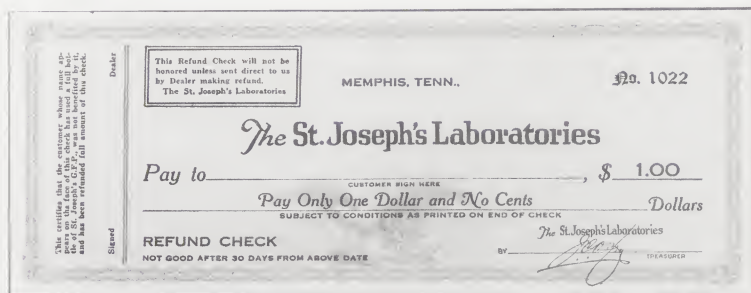
## Old Medical Promotional Checks and Certificates by David A. Brase

It has not been an unusual occurrence in recent years for me to receive advertising in the mail that includes a certificate of some sort that bears strong resemblance to a check. Recent examples include a \$50 "free long distance certificate" payable to "MCI Worldcom or your local residential telephone company," and a \$2,000 "trade assistance voucher" from Gaithersburg Nissan that is "Valid only on select New or Used Vehicles only." Apparently, this car dealer in Maryland wanted to emphasize the fact that this is not a real check by using the word "only" twice in the same sentence. My fanciest one is a \$20 "free gift voucher" from Fingerhut Corporation that has an ornate green border and a vignette of the head of a bald eagle in the lower right corner.



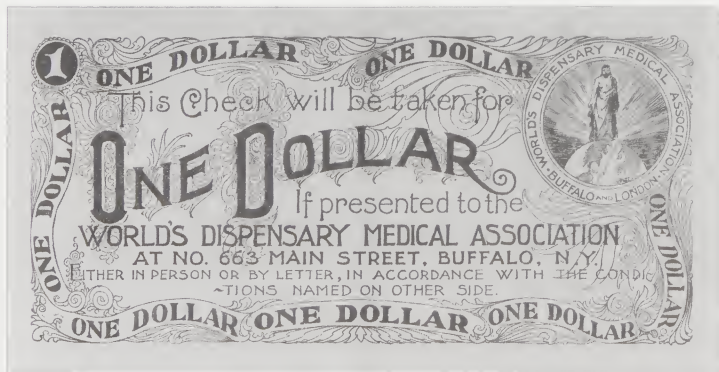
The advertising concept of using facsimile checks to promote a product, however, is not a new one. My earliest example (above) dates from the 1895-96 time period. It is an exceptionally high quality rebate check for \$3.00 from the German Electric Agency in New York, produced by the Courier Lith. Co., Buffalo. Except for a red serial number, the face of the check is printed in black, but is covered with fine vertical red lines, giving it a pink appearance. The back is printed in green and is even more ornate than the face, showing an eagle-on-rock vignette at the bottom center. This check not only promotes a product called the Electro Galvanic Belt, but the fine print on the back promises a moneyback guarantee "if it does not make a complete cure in any complaint for which we recommend it in our book." It did not indicate how much the book cost. It also did not indicate whether the batteries were included in this special offer or were sold separately.

An undated refund check with fancy green border and eagle-on-shield vignette at the bottom center from St. Joseph's Laboratories of Memphis, TN, was intended to be a reimbursement to a druggist or retailer, in case he had to make a refund to a customer who failed to derive benefit from using a full bottle of St. Joseph's G.F.P. A form letter accompanying this check was from the Plough Chemical Company of Memphis and dated April 25, 1926, which helps to establish the time frame for this check. The letter was addressed to W.H. Covington of Burgess Store, VA, and explained how the refund check was to be used. Although the letter implied that St. Joseph's G.F.P. was a medicine for ladies, it never indicated what kind of ailment(s) this medicine was supposed to treat. The letter also refers to Black and White Beauty Creations and St. Joseph's Medicines in general, without naming specific products.



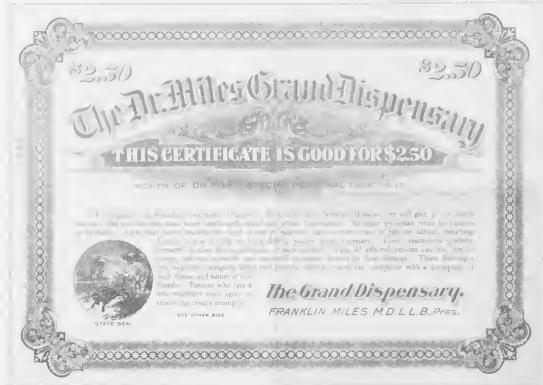
It is likely that St. Joseph's Medicines did not originate with the Plough Chemical Company in Memphis. I also have in my collection an 1894 statement from L. Gerstle & Co., Manufacturing Druggists and Chemists, Chattanooga, TN, which indicated that they are "Proprietors of St. Joseph's Family Medicines." Further research using a publication on old medicine bottles indicated that there was a Gerstle Medical Company in Chattanooga, TN, which had the following products. St. Joseph's Oil, St. Joseph's Quick Relief, St. Joseph's Remedy, St. Joseph's Blood and Liver Pills, St. Joseph's Liver Regulator, St. Joseph's Sarsaparilla, and Gerstle's Female Panacea. Consequently, it appears safe to conclude that the G.F.P. referred to on the check is an acronym for Gerstle's Female Panacea.

What might be considered a transition piece is a \$1 discount check that looks more like a certificate than a check which appears at the top of an advertisement printed on pink paper for the new edition of a medical book entitled *The People's Common Sense Medical Advisor* by Dr. R. V. Pierce.



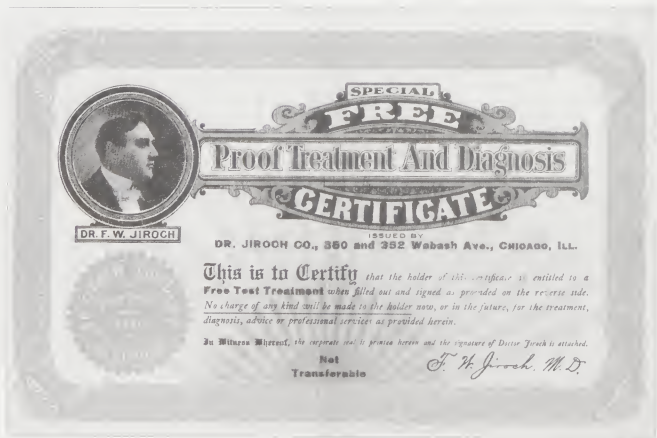






In addition to medical promotions in the format of checks, others were in the form of certificates. The Dr. Miles Grand Dispensary (Miles Medical Co.) issued a certificate, printed in green, that was good for a free trial of medicines "for Chronic and Nervous Diseases" worth \$2.50. This certificate has a very fancy border and shows a "state seal." The company was located in Elkhart, IN. One wonders whether this was an early method of recruiting patients for clinical trials, since the last sentence on the certificate states, "Persons to take a free treatment must agree to report the results promptly." On the other hand, it might have been a clever way of soliciting testimonials for use in later advertising materials.

The final promotional item for this article is a certificate from Dr. Jiroch Company in Chicago that is good for a free "proof treatment and diagnosis." Its design is patterned after a stock certificate, with a fancy orange border and orange seal - obviously intended to be an attention-getter. Printed on the back is an "Application for Treatment" that includes a checklist of symptoms that the applicant is to mark with an X if the symptom is present, and XX for the most severe symptoms. The accompanying form letter, which also shows a portrait of Dr. Jiroch, states, "I have perhaps the most positive method yet devised for the permanent eradication of such afflictions as Rheumatism, Stomach, Liver and Bowel disorders, Kidney and Bladder ailments, Nervous Weakness, Catarrh, and other diseases arising from Uric Acid conditions, Impure Blood, etc." The letter further indicates that he does not have one remedy that cures everything, he uses no patent medicine or "dope" and offers no experimental remedies of doubtful value, no dangerous opiates or habit-forming drugs. Rather, "My treatments are made up of MY OWN PRIVATE PRESCRIPTIONS."



Neither Dr. Jiroch's letter nor the certificate is dated. The letter, however, does provide a clue for establishing the time frame involved, because it lists the National Produce Bank as a financial reference. The National Produce Bank of Chicago was chartered in August, 1907, and underwent a title change to the National Bank of Commerce in Chicago on November 23, 1922. Thus, the illustrated certificate is probably in the range of 80-95 years old.

These colorful remnants of medical advertising from many years past are not easy to find, and it is always interesting to see the way such products were promoted in the form of checks or certificates. It is not likely that many of these have survived, since they really represent the "junk mail" of yesteryear.



**APPLICATION FOR TREATMENT**

F. W. JIROCH, M. D.  
26 and 28 Wabash Ave., Chicago, Ill.

Dear Doctor:  
I wish to send myself of your offer to get a proof treatment free, so I can test it on my own case. It is understood that I am under no obligation in making this request. I desire treatment for the ailment I have described below.  
Please send by mail to my Post Office address as follows:

Name (in Full) (Mr., Mrs., Miss) \_\_\_\_\_  
Street or Route and No. \_\_\_\_\_ City or Town \_\_\_\_\_ State \_\_\_\_\_  
Age? \_\_\_\_\_ Married? \_\_\_\_\_ Single? \_\_\_\_\_  
Have you ever written to me before? \_\_\_\_\_ If so, when? \_\_\_\_\_  
What is your disease? \_\_\_\_\_  
State your six worst ailments \_\_\_\_\_

**Where is your greatest pain?**

If you are living fresh \_\_\_\_\_  
If you are cold easily \_\_\_\_\_  
If your appetite is poor \_\_\_\_\_  
If you have rheumatism \_\_\_\_\_  
If you have sick headaches \_\_\_\_\_  
If you have pain in your back \_\_\_\_\_  
If you are subject to malaria \_\_\_\_\_  
If you spit up mucus or phlegm \_\_\_\_\_  
If you are troubled with catarrh \_\_\_\_\_  
If your sleep does not refresh you \_\_\_\_\_  
If you feel weak and all run down \_\_\_\_\_  
If you have palpitation of the heart \_\_\_\_\_  
If you have heartburn and indigestion \_\_\_\_\_  
If you have weak lungs, or cough much \_\_\_\_\_  
If you have any rectal trouble or piles \_\_\_\_\_  
If your belly is up wind from your stomach \_\_\_\_\_  
If your hand, and feet get cold easily \_\_\_\_\_  
If you spit up sour or undigested food \_\_\_\_\_  
If you have foul breath and coated tongue \_\_\_\_\_  
If your bowels are irregular or constipated \_\_\_\_\_  
If you have specks floating before your eyes \_\_\_\_\_  
If you have dizziness or swimming of your head \_\_\_\_\_  
If you have itching or burning of your skin \_\_\_\_\_  
If you have hot and cold flashes over your body \_\_\_\_\_  
If you have boils and pimples on the face and on the neck \_\_\_\_\_  
If you feel bloated, distended or heavy after eating \_\_\_\_\_  
If you are depressed in spirits and easily discouraged \_\_\_\_\_  
If you have pains in the back, through limbs, hips and joints \_\_\_\_\_  
If you get weak, nervous and trembling after slight exertion \_\_\_\_\_  
If you have twitching of the muscles limbs face and eyelids \_\_\_\_\_  
If you have too frequent desire to pass water, or if there is dribbling or painful urination \_\_\_\_\_

**SEND NO MONEY**

It is **absolutely understood** that I will never ask you to pay for the proof treatment, either of advice, diagnosis, or for answer to my postal medical questions. I will send you an **ILLUSTRATED** (M.F.) **POSTAL** **MAILED** envelope, the value of which is **absolutely** **free** to you.

**Fill Out This Certificate and Send It TODAY**

The 8th Annual Chicago Paper Money Expo will be held February 28 - March 3, 2002 at the Holiday Inn - O'Hare, 5440 North River Road, Rosemont, Illinois. Show hours are 2 - 6 pm on Thursday (Preview session, admission \$50), 10 am - 6 pm on Friday and Saturday, and 10 am - 1 pm on Sunday. It will feature a 100 booth bourse, and a number of the dealers can be expected to have some checks, stocks, or bonds for sale.



This issue's cover was designed to convey wishes from the Officers and Board of the ASCC to all Members and their loved ones for Health, Happiness and Prosperity in the New Year.

The 1905 check was printed in black, red and blue by Edwards, Deutsch & Heitmann Lithographers, Chicago.

The check from 1908 is green on an off-white paper, and was printed by the Gast Bank Note Company, Saint Louis.

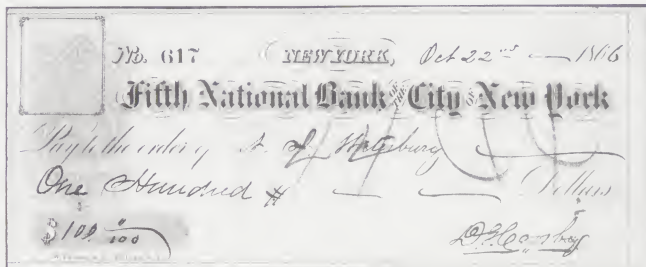


# The Two Cent Revenue Stamped Paper of the United States, 1865-1883

by Ronald Lesher

(Part 4)

C. AMERICAN PHOTOTYPE COMPANY  
TYPE B - ORANGE STAMP AT LEFT

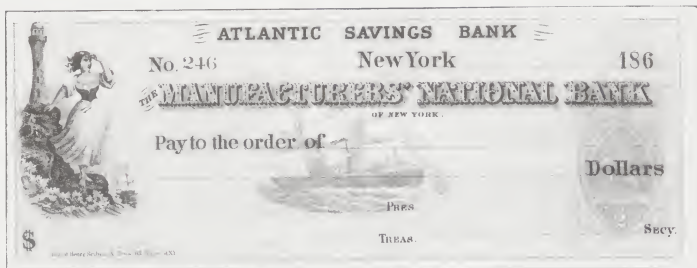


This early example of the orange stamp was printed on a check face that had a printed rectangle to guide the check user where to place an adhesive stamp. The check face was not altered to remove the rectangle when it was decided to order unprinted stamps.



Interestingly, these checks were not only payable in gold, but the check face was printed in a gold color. Payment in gold was often a requirement for settling foreign obligations, because of the lack of confidence in U.S. currency. The New York Gold Exchange Bank was established to act as a clearinghouse for such transactions.

C. AMERICAN PHOTOTYPE COMPANY  
TYPE B - ORANGE STAMP



There are few examples of the orange type B stamp imprinted on the right side. The reason for imprinting the stamp in that position on this draft is fairly obvious: to avoid the vignettes.



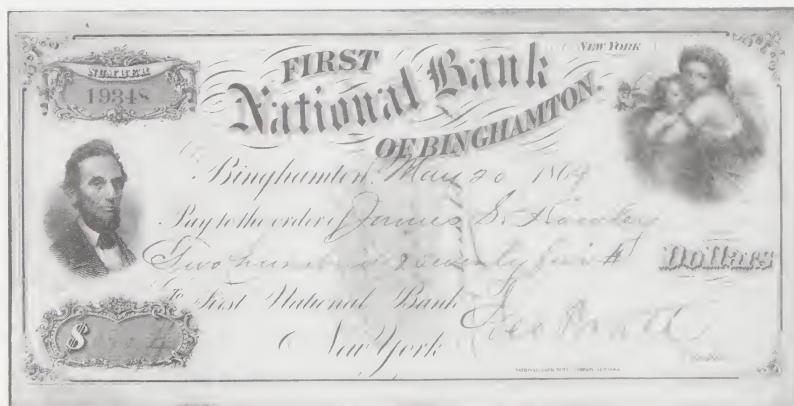
The reason for imprinting the stamps in the center of the document are not certain. After mid-1866 the practice seems universal. Vignettes increasingly are used by prosperous companies and are placed typically at the upper left or right.

[The top check has green underprinting and border, and the ship vignette is in green as well. The check at bottom has red printing and vignettes on a light green tint.]

C. AMERICAN PHOTOTYPE COMPANY  
TYPE B - ORANGE STAMP ON ENGRAVED DRAFTS



A very attractive engraved company draft produced by the American Bank Note Company, featuring a vignette of the signing of the Declaration of Independence.



Banks outside the major banking centers frequently had a bank note company engrave a check face for their cashier's checks. This served to tell all that it came from a prosperous institution and that one should have confidence. Note the use of the vignette of the martyred President Lincoln executed by the National Bank Note Company.

**A. Gottel & Co.**

New York Oct 19 1869

*Duplicate*

Check 100 original unpaid 100 Pay to the order of  
 Messrs. Harmand, Indre & Co. 100  
 Value received and charge the same to account  
 of Messrs. Harmand, Indre & Co. 100  
 Paris

*Duplicate*

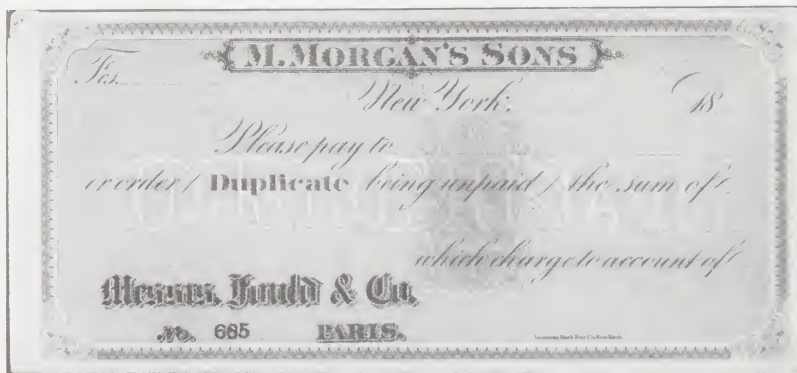
*J. Harmand*

Foreign bills of exchange made in sets of two (this example being the second or duplicate) payable at sight were taxed as inland exchanges, that is, two cents the same amount as a domestic bank check payable at sight. The flat two cents regardless of the amount made imprinted revenues practical. Mable (1999) states that such foreign bills of exchange made singly or in duplicate payable at sight are scarce in general but 7 of his 16 recorded examples have imprinted revenues.

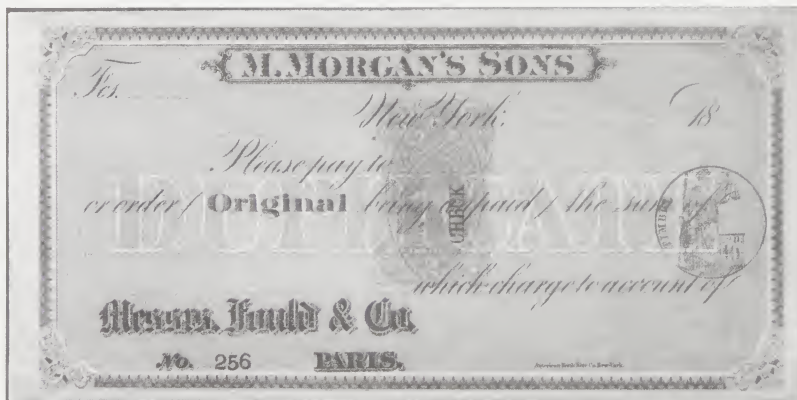
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C. AMERICAN PHOTOTYPE COMPANY  
TYPE B - FOREIGN BILL OF EXCHANGE

Original



Duplicate with French 10 centime handstamp



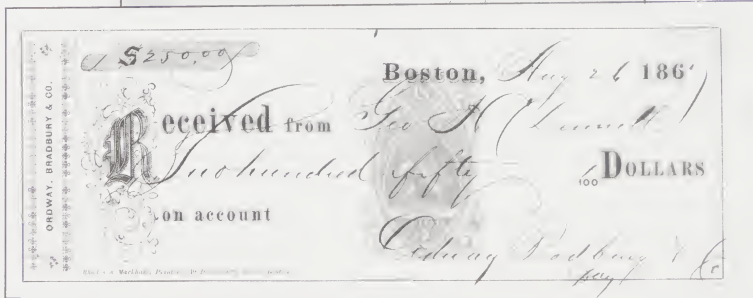
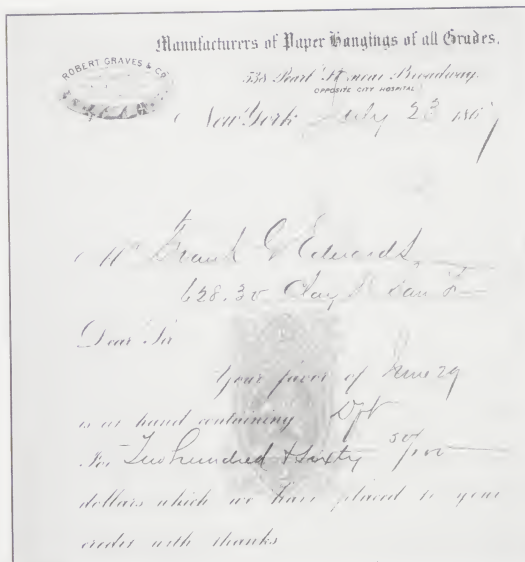
Bills of exchange drawn in the United States and payable at sight in a foreign country when drawn singly or in pairs were taxed at the same rate as sight drafts, namely, two cents. The lower example has also been stamped with a French 10 centime handstamp in anticipation of paying the tax on bills of exchange in Paris.

[The underprint on these bills of exchange is a reddish-brown, and the centimes handstamp is blue. The imprints are orange B1's, but the version with the handstamp is given a catalog number of B1d.]





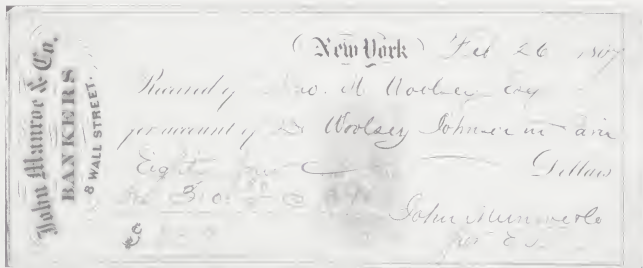
C. AMERICAN PHOTOTYPE COMPANY  
TYPE B - RECEIPTS



One of the more curious features of the revenue act was the 2¢ tax on receipts for the payment of any sum of money or the payment of any debt exceeding \$20. Receipts come in many sizes and styles, the larger styles with space to accommodate the adding of notes and messages.

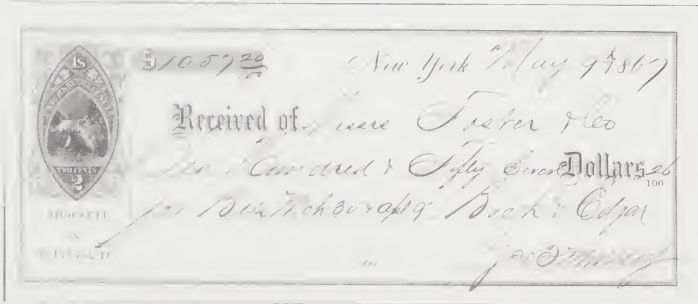
C. AMERICAN PHOTOTYPE COMPANY  
TYPE B - RECEIPTS

John Munroe & Co., Bankers



This handwritten receipt from a banking firm on Wall Street acknowledges the payment of \$84. It appears that this payment is for a bill of exchange in the amount of 310 French francs and 80 centimes for the account of Dr. Woolsey Johnson in Paris.

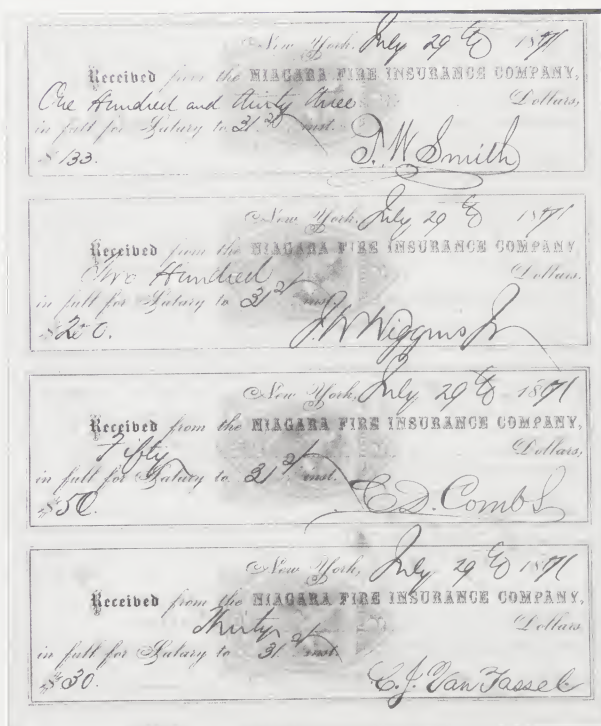
Booth & Edgar



The receipts of only one firm have been recorded with a type B stamp imprinted in any color except orange. This receipt is further interesting in that Booth in this firm is William Booth, the first president of the American Phototype Company, which imprinted the stamp on the receipt.

[The imprint on the top receipt is orange, RN B1, and the one on the bottom receipt is black, RN B2.]

C. AMERICAN PHOTOTYPE COMPANY  
TYPE B - TWO SIDED RECEIPT



This two-sided receipt was used for employees to vouch that they had received their salary. Each page had four receipts printed on each side and the pages were bound together at the top. This particular example was used in July of 1871, 10 months after the tax on receipts had been rescinded.

To be continued. This is the fourth installment in a continuing series which will eventually reprint Ron Lesher's gold-medal winning exhibit of two-cent Civil War revenue stamped paper. Comments in brackets were added by the Editor when it was not obvious from the text as to the color of the checks and/or imprints.

## Sacred and Profane

by Donald Pickering

Many of the early New England churches were not heavily endowed and income was derived primarily from the generosity of the congregation. Architects, recognizing this situation, designed some churches so as to provide business locations on the ground floor with the main hall of the church on the second floor, thus providing rental income. The usual format was to have two stores located on the street level, one on either side of the main entrance to the church. The parishioners gained access to the church hall via a flight of stairs.



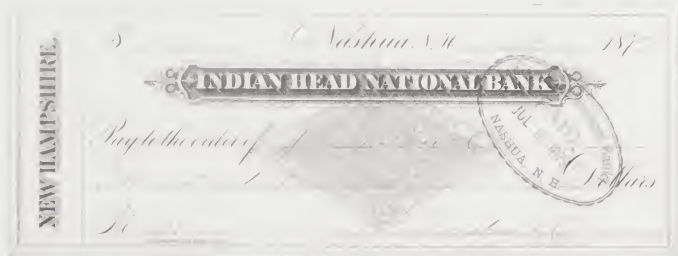
The original First Baptist Church of Nashua, New Hampshire was constructed in 1822 of wood and brick design and had two stores located on the ground level. This structure was destroyed by fire in 1848. A new brick church was built on the same site and dedicated in 1850. It is still standing today. This new building was designed in the same manner as the original church, having two stores located "under the church".

Note the placement of the windowsills, which are approximately 17 feet from ground level. On the inside, the windowsills are approximately 4 feet above floor level.

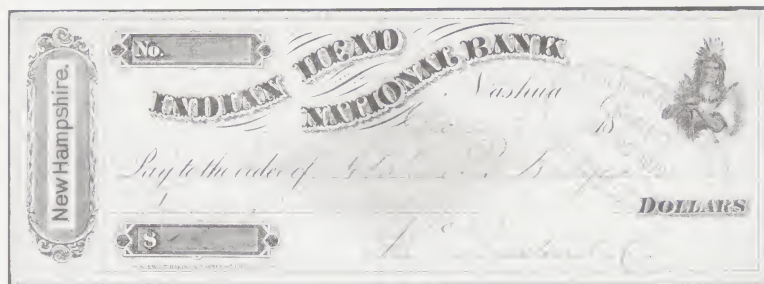
At one time or another there were three churches located in Nashua which were all constructed in the same manner and rented to businesses such as grocery, hardware, grain and drug stores.

**Left:** The "new" brick First Baptist Church of Nashua, showing the integration of commercial establishments with the church itself. (Image from a glass negative, courtesy of the "Mooney-Pickering" collection.)

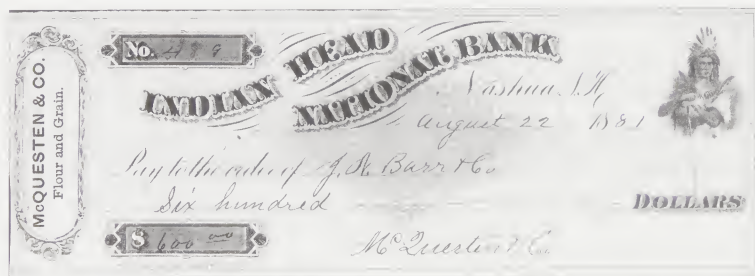
**Below:** A check of the Indian Head National Bank of Nashua, printed by C.M. Cornwall of New York and bearing a Type G imprinted revenue.







Above and below: Two vignetted checks of the Indian Head Bank, both printed by Stewart, Haring & Warren of New York.



Below: An 1887 billhead of McQuesten & Company, writers of the check shown above, giving their location as "under Baptist Church."

PAY YOUR EXPRESSMAN. *Nashua, N.H. Aug 1 1887*

*McQuesten & Co.*  
CONNECTED BY TELEPHONE. *Bought of* **McQuesten & Co.,**  
WHOLESALE & RETAIL DEALERS IN

**FLOUR, GRAIN, FEED, SALT, GRASS SEEDS, &c.**

Agent for Stockbridge Fertilizers.

TERMS CASH. UNDER BAPTIST CHURCH.

2 Bar Flour	125	250
1 Corn		125
1 Salt		100
1 Hay		100
<i>McQuesten</i>		<i>6.00</i>

*Received for payment*  
*McQuesten & Co.*

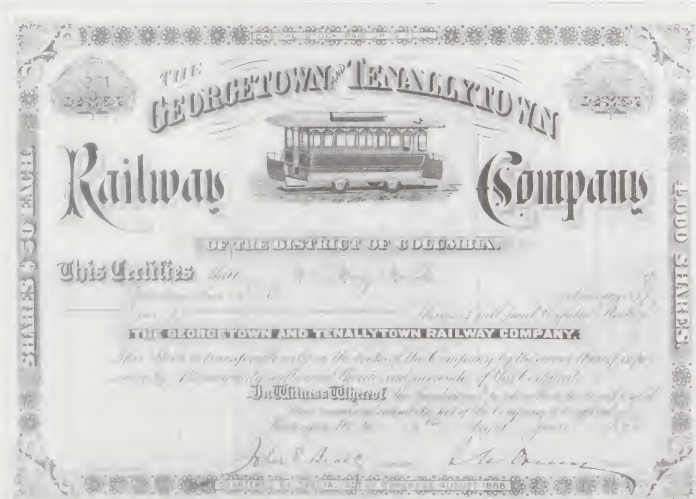
## A Personal Favorite

by Coleman Leifer

Every once in a while a collector runs across an auction lot that is in the "I've gotta have it at any price" category. This was the case for this stock certificate which appeared in an R.M. Smythe auction in 1999.

The Georgetown and Tenallytown Railway Company, a street railway in Washington, D.C., was chartered in 1888. In 1890, the railway began operating, connecting the Georgetown section of the city to the village of Tenallytown. The line traveled the length of what is now Wisconsin Avenue, stretching from the Potomac River to the Maryland State Line, a distance of 4.4 miles.

The company, as is typical with early street railways, passed through several owners. It eventually became part of the Capital Transit Company. The line was abandoned, along with the rest of the Nation's Capital trolley lines, in the early 1960's.



The attraction to the writer is that he rode the trolley line from Tenallytown (now Tenly Circle) to Georgetown through four years of college. It brings back many pleasant memories of college days.



# 1840's and 1850's Anaglyptographic Bills of Exchange

by Robert J. Chandler

Roger Patterson's article (June 2001), "3-D Checks: Where Anaglyptography Was Used," sent me to my collection of Bills of Exchange. I postulate that anaglyptographic Bills of Exchange came before checks and revenue stamps.

My first example, which I purchased in 1984 for the skill of the printing and the conundrum it poses, is one that still puzzles me.

In 1843, Edward Harland of Philadelphia wrote to two St. Louis, Missouri, lawyer-politicians, Francis P. Blair and Thomas T. Gantt, to settle a claim. The folded letter had Harland's missive on page 1; page 2 blank; a blank bill of exchange on page 3; and the address leaf, postal marking, and docketing on page 4. This has baffled me for almost twenty years: Did Harland expect the two attorneys to pay him by filling out the blank exchange? Comments on its intended use would be appreciated.

Philadelphia, March 3, 1843

Messrs. Blair & Gantt

Gentlemen:

In reviewing your favor of October last addressed to S. Lewis, Esq., respecting my claim against Messrs. Jordan & Stockslager of St. Charles, Mo., I find you are under a mistake respecting it.

I am one of those preferred in the assignment, and it was my request to Mr. Lewis to have my claim collected from the assignees-direct-and not have Suit brought against Messrs. Jordan & Stockslager-which I was aware would be of no use. The assignment was made 2 years ago and if the Said assignees will do nothing, I wish Suit brought against them and compel a Settlement, as I believe they will never settle up the estate without Such Suit.

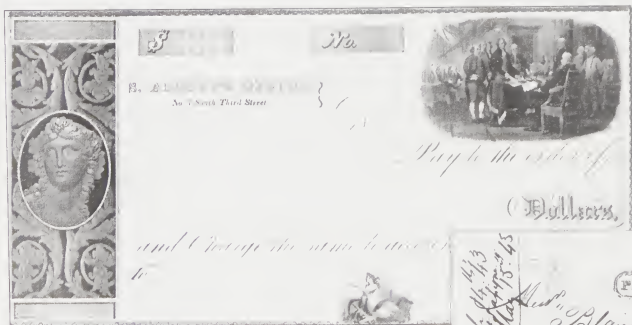
You would oblige me by making every enquiry of my prospects-and also by giving me the earliest information, particularly if you were not mistaken in my being a preferred creditor.

I am very Respectfully

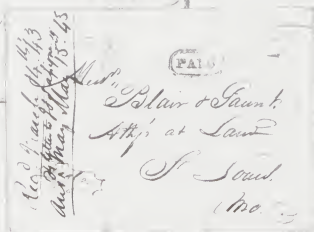
Your Obed't

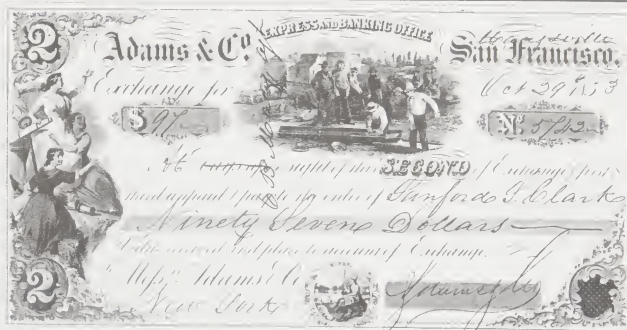
EDWARD HARLAND

The Bill of Exchange from Philadelphia, the center of Anaglyptography, provides no printer.

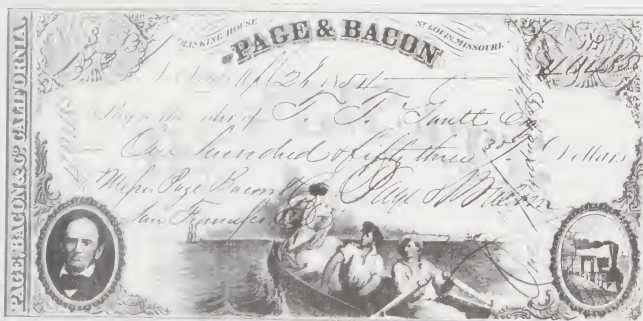


The blank bill of exchange and the address leaf with postal markings and docketing. (Note that the vignette is the same as the one on the top draft on page 11.)

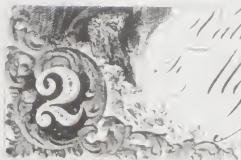




Adams & Co., a banking and express firm between California and the East Coast, appreciated Anaglyptography. A Bill of Exchange for San Francisco used in 1853, and produced by "Toppan, Carpenter & Casilear, New York & Philadelphia," shows how widely the process spread from the City of Brotherly Love to New York, the commercial capital of the nation.



The St. Louis banking firm of Page & Bacon likewise used "Dartmouth, Wright & Co. Philadelphia & New York" in 1854 (and also going to Thomas Gantt) for the same results.



Details of some of the anaglyptographic work on the drafts illustrated above.





An 1854 Adams & Co. draft from its Boston office, marked "Engraved by Morse & Tuttle," I assume in that seaport, sports a large, handsome design.

Anaglyptography's complexity made it ideal for deterring counterfeiters of Bank Notes as well as Bills of Exchange. In my Bank Note collection of three items, two used this technique. A quick search on eBay turned up other examples. For instance, on January 1, 1841, the Bank of Cairo at Kaskaskia, Illinois, issued a \$2 note with an anaglyptographic warrior's head. The New York firm of Danforth, Underwood & Co. produced it. In 1856, the Cincinnati Bank Note Company used anaglyptographic cuts, including the same warrior, on notes for the American Bank of Dover Hill, Indiana. A few years later, Toppan, Carpenter & Co., Philadelphia and New York, performed the same service for the Canal Bank of New Orleans.





### Announcements

**Dues.** We have taken a good look at the costs of running the Society and publishing this magazine. It is a pleasure to report the conclusion to be that we do *not* need a dues increase for 2002. The Postal Service will be asking for a significant increase in the cost of small bulk mailings next year, and that may change the picture. Dick Naven's message on the next page addresses this subject.

Mailing the magazine to locations outside the United States increased significantly in 2001. It is unfortunate, but we will need to increase the dues to \$14 US per year for Canada and Mexico and \$20 US elsewhere, beginning with year 2002 renewals. This entire increase is due to postage, and will not completely cover the mailing cost as it is.

**Celebrity Checks.** This popular feature is scheduled to return in the next issue. Ray Anthony has been good enough to donate three to us for future auctions or raffles, for which we thank him very much.

**Security Printers Guide.** If you want a copy of the revised Security Printers Guide, remember that you can have one in electronic form from Lyman Hensley via e-mail from L.Hensley@GREENLEE.Textron.com. You can also send him a diskette and return postage. Be sure to tell him the format needed.

Looseleaf printed copies can be obtained from Bill Kanowsky, 1533 Savannah Drive, Evansville, IN 47714 for \$5 (members) or \$7.50 (for non-members), postpaid. Please make your checks payable to Bill for this service.

Bb

### Secretary's Report Coleman Leifer

This report includes changes received through November 20, 2001

#### NEW MEMBERS

1726	GABOURLY, GERARD J. Jr. (C/D) PO Box 5287 Augusta ME 04332-5287	1, 2 (ME), 4, 20-24, 26, 31
1728	METROPOLIS ANDREW S. Dane St. Peabody MA 01960	2 (MA), 21, 31-32
1727	MOLLAH, ABDUL M. E-302 Gaurav Galaxy, Mira Rd E. Dist. Thane 401 107 Maharashtra INDIA	

#### ADDRESS CHANGES

1584	BRANSCOMB, KEN 14819 N. Del Webb Blvd. Sun City AZ 85351-2145
0866	STUDLEY, MAX 21622 Marguerite Pkwy. #6 Mission Viejo CA 92692
0763	SWEENEY, P. R. 2899 S Hickory Corner Rd. Vincennes IN 47591-8722
0993	WEXLER, BARRY (C/D) Nutrisval, Inc. PO Box 185 Jamison PA 18929

Dues notices will be sent soon. Please respond promptly to save us the cost of a second billing. Thank you very much!



Dick Naven  
6802 SW 33<sup>rd</sup> Place  
Portland OR 97219  
[dnaven@teleport.com](mailto:dnaven@teleport.com)

29 October 2001

Dear Editor,

Please consider the following to be an open letter to the membership of the ASCC:

I write this in response to Bob Hohertz's comments on dues, postal rates, and printing costs in the Announcements on page 24 of TCC # 59, recently received. As the treasurer of the ASCC since 1995(?), no one is more aware of upward trend in costs of producing our quarterly newsletter than I, unless it is Bob. As a small business owner, I can assure you the trend in costs is universal. The job of editor is no small task: recalcitrant writers and the usual obstacles of publishing a newsletter are challenge enough for anyone. To be both editor, and President, with that office's worries for the solvency of our Society (ASCC), is not a office I would volunteer for.

I belong to another non-profit, educational organization. The North West Blacksmith Association, a regional group here in the Pacific Northwest. Like the ASCC, we publish a quarterly newsletter, and like the ASCC, the lion's share of our dues go toward publishing this newsletter. Our NWBA newsletter has won some prestigious awards in the recent past, and is perhaps on a par with PM, published by the SPMC, for the quality of publication. I hasten to add that the literary caliber of the two is not being compared here, PM being admittedly more "scholarly". Three years ago, upon winning the "Golden Quill" (?) award, an examination of the finances of our (NWBA) publication showed much higher costs than were generally known. This prompted a short debate over whether to cut the quality of the newsletter, or to raise our dues. The math of the situation told us that the higher quality publication we were enjoying would result in an immediate 75% increase in our dues, from \$20.00 per year to \$35.00. There were, of course, those who were against any increase at all, and those who were against an increase of that magnitude. Common (uncommon ?) sense prevailed, however, and it was decided to keep the quality high, and to raise dues accordingly. I am happy to report that our (NWBA) membership has increased from 380 to 575, in that same period of time. I continue to look forward to every issue; I learn something new from every one.

I understand that there are those of us that are on fixed incomes, and that all increases cause discomfort at the least. For the majority, however, an increase of a few dollars per year should neither result in insolvency nor in the termination of their membership. My personal opinion of someone who quits an organization over a modest dues increase is not very high. Increasing publishing costs will always be in front of us, how we deal with them will determine the future of our Society.

I would rather raise dues than cut the size, quality, or frequency of TCC. Most of us look forward to its arrival, it seems distinctly counter-productive to put it down.

I have in the past made a few suggestions toward the dues question. One suggestion was to charge dealers a higher rate; after all, a legitimate dealer pays expenses like this with before-tax dollars. It was pointed out that dealers also support the ASCC with their paid advertising. Admittedly, in the long run, nothing short of an across-the-board dues increase will be both equitable for the whole membership, and will bring in enough revenue to keep up with costs. I think it patently uncalled for to resist the inevitable to the point that our Editor/President throws up his hands in frustration with the situation. There are no paid positions with the ASCC; everyone who pays dues and receives TCC already gets more than a mere \$10.00 per year could ever pay for.

My hope is that you will support Bob in his efforts; I know him well enough to know that he won't ask for an increase before it's warranted. It's much more likely that he will wait until the Treasurer (that's me) is distinctly uncomfortable with our bank balance before asking. Please let him know that his work as editor is appreciated. Submit an article for TCC; make his job easier, not harder. Let's continue to offer a publication full of solid, educational articles. Then use it to recruit new members, offering it as a product worthy of their dues. After all, the only other alternative to raising dues or degrading TCC is recruiting more members.

Regards,

Dick Naven

**Member Exchange**

Wanted: RN-type checks and drafts. Will trade US Revenues, First Issue. Have many good items to offer. **Joseph Garsick**, 8-C Maine Ct., Matawan, NJ 07747.

Wanted: Railroad/transportation tickets, passes, timetables. One item or an entire collection. Also: "good for" scrip, coupons, chits. **Dan Benice**, Box 5708, Cary, NC 27512. Phone 919-468-5510.

Wanted: Pre-1883 checks/drafts with revenue stamps or imprints. Describe fully, include best price. Will also trade duplicate RN's. **Steve Willock**, PO Box 35070, Tucson, AZ 85740.

New member seeks any paper items from the Standard Arms Co. and Standard Arms Mfg. Co. (Wilmington, DE 1909-1914) - probably Wilmington Trust Co. bank items. Also Orange County, NY checks, CD's and related. **George J. Fink**, PO Box 241, Camden, DE 19934.

Collector of Missouri checks looking to trade and correspond with other collectors of Missouri financial paper. **Gregg Voss**, 13 Roland Ave., Ballwin, MO 63021. Phone 314-230-9274.

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Exchange postings will be taken from ASCC members who are collectors only. Postings of 20 words or less are free; please remit \$3 each issue for postings of 21 to fifty words. Name and address do **not** count toward the 20 words.

Neither the Editor nor the ASCC can be responsible for compliance with any promises made in postings, or in response to them. Be very clear as to the value you place on your material when discussing a trade. Fairness and common courtesy are to be expected, but common sense must rule.

---



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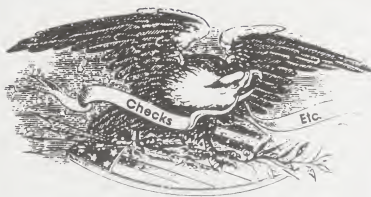
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